

Information to identify the case:

Debtor 1:	Cristobal Collado	Social Security number or ITIN:	xxx-xx-2107
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/2/17
Case number:	17-10017-JKS	Date case converted to chapter:	7 5/10/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cristobal Collado	
2. All other names used in the last 8 years		
3. Address	76 Chestnut Street Paterson, NJ 07504	
4. Debtor's attorney Name and address	Stuart D. Gavzy Stuart D. Gavzy, Esq. 8171 E. Del Barquero Drive Scottsdale, AZ 85258	Contact phone 973-256-6080
5. Bankruptcy trustee Name and address	Eric R. Perkins McElroy, Deutsch, Mulvaney & Carpenter 40 West Ridgewood Avenue Ridgewood, NJ 07450	Contact phone (201) 445-6722

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 5/15/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	June 12, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/11/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cristobal Collado
 Debtor

Case No. 17-10017-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 21

Date Rcvd: May 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2017.

db +Cristobal Collado, 76 Chestnut Street, Paterson, NJ 07501-3511
 516576113 +Americas Servicing Co., P.O. Box 10328, Des Moines, IA 50306-0328
 516576114 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
 516725361 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516599865 +Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 516636969 +HSBC Bank USA, N.A., Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516576117 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: IRS, 200 Federal Plaza, 3rd Floor, Paterson, NJ 07505)
 516815038 PNC Bank, National Association, c/o Select Portfolio Servicing, Inc., PO Box 65250,
 Salt Lake City, NJ 84165-0250
 516576118 +Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
 516576119 +Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
 516815198 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: stuart@gavzylaw.com May 15 2017 22:11:51 Stuart D. Gavzy,
 Stuart D. Gavzy, Esq., 8171 E. Del Barquero Drive, Scottsdale, AZ 85258

tr +EDI: BERPERKINS.COM May 15 2017 21:58:00 Eric R. Perkins,
 McElroy, Deutsch, Mulvaney & Carpenter, 40 West Ridgewood Avenue, Ridgewood, NJ 07450-3136
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2017 22:12:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2017 22:12:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516596017 +EDI: IRS.COM May 15 2017 21:58:00 Department of Treasury, Internal Revenue Service,
 P O Box 7346, Philadelphia, PA 19101-7346
 516790775 E-mail/Text: bankruptcy.bnc@ditech.com May 15 2017 22:12:25
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516576115 +E-mail/Text: bankruptcy.bnc@ditech.com May 15 2017 22:12:25 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 516576116 +EDI: TSYS2.COM May 15 2017 21:58:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516655983 +EDI: RMSC.COM May 15 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516576120 +EDI: CITICORP.COM May 15 2017 21:58:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516576121 Unspecified Creditors

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 21

Date Rcvd: May 15, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates Series 2006-AR5
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com, gdelmonaco@mdmc-law.com
Justin Plean on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION jplean@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION legerman@rasnj.com, gshasa@rasnj.com,bmusarra@rasnj.com,bkyecf@rasflaw.com
Laura M. Egerman on behalf of Creditor SETERUS - Seterus, Inc. legerman@rasnj.com, gshasa@rasnj.com,bmusarra@rasnj.com,bkyecf@rasflaw.com
Stuart D. Gavzy on behalf of Debtor Cristobal Collado stuart@gavzylaw.com, lesliebrown.paralegal@gmail.com,sstern@gavzylaw.com,gavzyecf@gmail.com,stuart@ecf.courtdrive.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7